

**From:** Deborah A Clifton  
**Subject:** Disputes on Credit Reports

Date: Sep 17, 2004

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Proposal: Notice of Study and Request for  
Information - Fair and Accurate Credit Transactions of 2003 (FACT Act)  
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Comments:

@@@Study and Request for Information - Fair and Accurate Credit Transactions  
of 2003 (FACT Act) [OP-1209 ]

I have made several comments and none of them were posted. I will try one more time since this is the last day to submit (Sept 17 2004) I have been trying to get the CRA's to correct information for 2 years. At first I hired someone, they don't like that, but there were good accounts being deleted from my reports...were they getting back at me? Maybe I'm not sure. Then I started investing my own time, money and mental health, It's absolutely the most frustrating thing I've ever gone through. My Relevant information...Court Orders is not relevant. Why do the CRA's think they are above the law? Now...the new issue I have and everyone should be aware of is...Why are the CONSUMER CREDIT REPORTS different from the CREDITOR CREDIT REPORTS? I have my reports from all 3 CRA's...I recently decided to pull all 3 of them and my scores from My FICO...they are different, dated within a day or 2 but different. On the Consumer it may say pays as agrees never late , but on the FIC

O, from the same CRA same account it says not paying as agreed 30 days late 1 time? That was it for me. I will eat beans for a couple of months so that I may take the CRA's to court. It's a shame that I have to...but why is this happening? Isn't our Government in control? Here is the Financial Crisis in America...When they are down KICK them some more! I guess I may appear angry!!!! This is not the way Credit Reporting was intended. It has become a loophole for all the Credit Card Companies and Insurance Companies and anyone else who is so inclined to MILK the Consumer!!! He filed Bankruptcy...he wants to build up his CREDIT LET'S GET HIM!!! Make him pay more! Her Husband left her for a younger woman...she has 2 kids...she can't pay her bills....Let's GET HER!!!! Make her pay more!!! This not an exaggeration, this a fact.

Why has it come to this?? How do these people sleep at night? Why does our Government allow it? Ok I'm sure there are people out there that are creating bills and just not paying, but if someone has fallen by the way through

unfortunate circumstances...why kick them harder?  
Something has to be done, and soon. Please  
D Clifton

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